

# Windsor Chamber of Commerce

256-2641

WINDSOR, ONTARIO

## BRIEF TO THE MEDICAL SERVICES INSURANCE ENQUIRY

- 1 - The Windsor Chamber of Commerce, established by Charter, in 1876, is composed of nine hundred members representative of industry, commerce and the professions with a common interest in promotion of the general welfare of the Windsor Area served by the Chamber.
- 2 - In this background, the Windsor Chamber has concluded a study of Bill 163, respecting Medical Services Insurance, introduced during the 1962-63 session of the Ontario Legislature.
- 3 - We are pleased to report that the Windsor Chamber of Commerce supports this proposed legislation in principle.
- 4 - Having observed, for many years, the Windsor Medical Services, Inc. type of operation and its general acceptance by the residents of this area, we wish to commend the Ontario Government on the intended non-interference with the continued operation of such types of services as Windsor Medical and other recognized medical insurance carriers. There are, however, two points we urge the Enquiry to take under advisement so that related future complications may be avoided. These items are:

les stades du chaos! (Gordon)

Sack.

Gde. Br. Taggart

1 - The Windsor Chamber of Commerce, established by Charter, in 1876, is composed of the leading business representatives of industry, commerce and the professions with a common interest in promotion of the general welfare of the Windsor Area served by the Chamber.

2 - In this background, the Windsor Chamber has conducted a study of Bill 103, respecting Hospital Services, introduced during the 1962-63 session of the Ontario Legislature.

3 - We are pleased to report that the Windsor Chamber of Commerce supports this proposed legislation in principle.

4 - Having observed, for many years, the Windsor Medical Services, Inc. type of operation and its general acceptance by the residents of this area, we wish to commend the Ontario Government on the intended non-interference with the continued operation of such types of service as Windsor Medical and other recognized medical service entities. In this area, however, two points we wish to bring to the attention of the Government so that relevant future legislation may be avoided. These issues are:



4 - Continued

(a) There should be no down-grading of the medical profession, through a monetary squeeze, by reducing the Ontario Medical Association schedule of fees, or other means which would result in "assembly line" consultations by the doctors to compensate for any such reduction in income. The full professional status and doctor-patient relationship, as it now exists, must continue, or be improved.

*Almost 100%  
Coverage by W.H.S.*

(b) Many employers, either voluntarily, or through bargaining agreements, pay a portion or all of the cost of medical and hospital insurance for their employees with the result that this expense is tax free for income tax purposes. However, there exists a problem in the case of the self-employed and employees who pay the full premiums.

To place all on a more equitable basis, there should be concluded some form of agreement with the Federal Government to allow, as a deduction from gross income, for income tax purposes, the premium, or portion of the premium, paid by an individual.

*clear!*

Respectfully submitted,

WINDSOR CHAMBER OF COMMERCE

(Signed)

H. J. Lassaline,  
General Manager.

(Signed)

Chas. V. Gordon,  
Vice-President.

November 21, 1963

